

**PROCESS FOR MANAGING OWNERSHIP OF A VALUABLE ITEM**

**ABSTRACT OF THE DISCLOSURE**

An ownership management process (32) is practiced with  
5 the aid of a computer system (18) having access to a  
database (38) which includes data describing any number of  
leases. The subject of a lease is a valuable item (10). A  
merchant (12) leases the item (10) for a lease term to a  
customer (14). Throughout the lease term, the customer  
10 (14) may return the item (10) and be relieved of any  
further obligation to make lease payments to the merchant  
(12). Moreover, the customer (14) may make voluntary  
contributions (74, 76) to a reserve credit account (70)  
that is associated with the lease. The merchant also makes  
15 matching contributions (78) to the customer's reserve  
credit account (70) at a predetermined contribution rate.  
The customer (14) may purchase the item (10) during the  
term of the lease for a price set forth in the lease using  
the customer's RCA funds, but has no obligation to do so.  
20 Alternatively, the customer (14) may purchase another item  
offered by the merchant (14) using the customer's RCA  
funds.

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